

Notice of References Cited		Application N.	Applicant(s)
		09/368996	BARBER
		Examiner	Group Art Unit
		WASILCHAK	2165
		Page <u>1</u> of <u>1</u>	

U.S. PATENT DOCUMENTS

*	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS
A	US 5,7910,987	6/4/99	GINTER et al	380	24
B	US 5,956,697	9/99	USUI	705	32
C	US 5,794,221	8/98	EGENDORF	705	40
D	US 5,903,881	5/99	SCHRADER et al	705	42
E	US 5,493,492	2/96	CRAMER et al	364	406
F	US 5,465,206	11/95	HILT et al	364	406
G	US 5,903,652	5/99	MITAL	380	25
H	US 5,606,497	2/97	CRAMER et al	385	282
I					
J					
K					
L					
M					

FOREIGN PATENT DOCUMENTS

*	DOCUMENT NO.	DATE	COUNTRY	NAME	CLASS	SUBCLASS
N						
O						
P						
Q						
R						
S						
T						

NON-PATENT DOCUMENTS

*	DOCUMENT (Including Author, Title, Source, and Pertinent Pages)	DATE
U	RUBIN, IAN. PERSONALIZING THE INTERNET. BANKING STRATEGIES. SEP/OCT 98, VOL 74, ISSUE 5 p 6	1998
V	TECHNOLOGY CORNER. RETAIL DELIVERY NEWS. VOL 3, # 23	1998
W	SONERA CORPORATION'S NEW NETWORK BILLING SERVICE FROM SONERA AND MERITA. M2 PRESSWIRE	1998
X		

* A copy of this reference is not being furnished with this Office action.
(See Manual of Patent Examining Procedure, Section 707.05(a).)

Part of Paper No. 3

*U.S. GPO: 1988-420-311/40176